## Abstract

An efficient method for generating and printing customized documents in a system has a client and a server that are communicable with one another over a network. An interactive form is displayed on the client. User information is entered onto the interactive form, and is transmitted

5    from the client to the server. Default document parameters are obtained from a template file that is stored in memory on the server. Instructions to a page description file builder are formulated based upon the default document parameters in the template and customization and personalization information that the user defines. A page description file is built based upon the instructions, and the page description file is transmitted to the client. A page description file is

10  rendered for the first time at the client. In an alternative embodiment, the page description file may be rendered at the server. The default templates may be generated with a Graphical User Interface (GUI), and the system may optimize the page description file for printing on a particular type of printer.